

Exhibit A

CANDACE L. PRESTON

- Present** Financial Markets Analysis, LLC. Founding member of the firm. Financial consultant specializing in securities and business valuations in mergers, acquisitions, appraisals, business planning, brokerage/customer arbitrations, and litigation. Significant testimonial experience in breach of contract, bankruptcy, anti-trust, securities and consumer class actions. Clients include private and public companies, individual and institutional investors, the S.E.C. and law firms.
- 1998 - 2001** The Bank of New York, BNY Capital Markets. Managing Director responsible for valuations and special financial services. Valuations relating to fairness opinions, mergers, acquisitions, executive compensation, estate and intergenerational transfers, and litigation.
- 1998** Triumph Partners, LLC. Founding member of the firm. Financial consultant specializing in securities and business valuations in mergers, acquisitions, appraisals, business planning, brokerage/customer arbitrations, and litigation. Valuation expert for the S.E.C. in its prosecution of Crazy Eddie, Inc. and Eddie Antar, and in efforts to recover monies from the Antar family.
- 1985 - 1998** Princeton Venture Research, Inc. Executive Vice President. Princeton Venture Research is an investment banking and consulting firm. Managed Princeton and San Diego offices. Supervised all analytic and research staff. Responsible for valuations in mergers and acquisitions, due diligence investigations, and litigation projects. Clients included Securities Investors Protection Corporation (SIPC), major financial institutions and law firms. Valuation expert for damages claims against Drexel Burnham Lambert, SubClass B.
- 1980 - 1985** NewMarkets. Senior consultant for management consulting firm, specializing in marketing and business planning for new ventures and turn-around situations. Developed plans for Fortune 500 companies as well as smaller businesses, which resulted in the creation and funding of new divisions and enterprises.
- 1974 - 1978** Family-owned businesses. Participated in the operation and management of a diverse group of businesses, including acquisitions and divestitures of numerous stand-alone operations. Among the businesses were an automotive plastics manufacturer, restaurants, automobile dealerships and real estate holdings.
- 1970 - 1973** U.S. Army, Tank and Automotive Command (TACOM). Civilian employee of branch responsible for negotiation and administration of contracts for wheeled and track vehicles. Negotiated and audited contracts for tank prototypes as well as tanks in production.

EDUCATION

- 1985** M.B.A. University of Pennsylvania, Wharton School of Finance
- 1970** B.A. History, Eastern Michigan University

PROFESSIONAL DESIGNATIONS AND AFFILIATIONS

Chartered Financial Analyst (CFA)
 Member, CFA Institute
 Member, New York Society of Security Analysts (NYSSA)

- | | | |
|--------------|---------------------------------------------------------|---------------------------------------------------------------------------------|
| OTHER | University of Chicago
Guest lecturer in finance | American Bar Association Annual Meetings,
Securities Litigation Panels |
| | University of Pennsylvania
Guest lecturer in finance | National Association of Public Pension Attorneys
Securities Litigation Panel |

Testimony of Candace L. Preston

In Re: Frontier Insurance Group, Inc.
Civil Action No. 94 Civ. 5213 (EHN)
U.S. District Court, Eastern District of New York
Deposition: November 9, 1998
Hearing Testimony: July 27, 2001

In Re: Sunglass Hut International, Inc.
Case No. 97-0191-CIV-MOORE/O'SULLIVAN
U.S. District Court, Southern District of Florida
Deposition: March 28, 2001

In Re: Real Estate Associates Limited Partnership Litigation
Case No. CV 98-7035 DDP (AJW)
U.S. District Court, Central District of California
Deposition: May 16, 2001; Trial October 24, 2002

In Re: Morgens, Waterfall, Vintiadis & Co., Inc. v. Donaldson Lufkin & Jenrette Securities Corp.
Case No. 00 Civ.9517 (MP)
U. S. District Court, Southern District of New York
Deposition: October 10, 2001

In Re: Jennifer Convertibles Securities Litigation
Master File No. CV-94-5570 (DRH)
U.S. District Court, Southern District of New York
Deposition: July 22, 2002

Dennis Johnson v. Garden Ridge Corporation, et al
Civil Action No. 17651NC
Court of Chancery of the State of Delaware
New Castle County
Deposition: July 29, 2002

In Re: Alliance Pharmaceutical Corp. Securities Litigation
01-CV-1674 (CM) (MDF)
U.S. District Court, Southern District of New York
Deposition: August 2, 2002

In Re: One Stop Realtour Place v. Allegiance Telecom, Inc.
U.S. Bankruptcy Court, Eastern District of Pennsylvania
Trial: September 19, 2002

In Re: SmarTalk Teleservices, Inc. Securities Litigation
U.S. District Court, Southern District of Ohio, Eastern District
Deposition: October 2 & 3, 2002

Testimony of Candace L. Preston

In Re: Comer Finance, Ltd. and Prival N.V. v. Michael Berger, et al.

Index No.00 Civ. 2284 (DLC)

U.S. District Court, Southern District of New York

Deposition: December 20, 2002

Martin L. Cohen v. Berkshire Hathaway, Inc. et al (MidAmerican Energy Holdings, Inc.)

Iowa District Court for Polk County

CL 81833

Deposition: March 31, 2003

In re: Laidlaw Stockholder Litigation

C.A.:3:00-CV-855-17

U.S. District Court, District of South Carolina, Columbia Division

Deposition, September 29, 2003

Exhibit C

PRN Provident Financial Group, Inc. Announces Restatement
Mar 5 2003 7:31

Of Operating Results for Years 1997 through 2002

CINCINNATI, March 5 /PRNewswire-FirstCall/ -- Provident Financial Group, Inc. announced today a restatement to its operating results for the years 1997 through 2002.

The restatement of previously reported operating results is attributed to errors in the accounting for nine auto lease financing transactions originated between 1997 and 1999.

The errors that existed in the accounting for these transactions were first discovered by the company's finance staff in connection with the testing and installation of a financial model that identified differences in income that was originally recorded, compared with the income generated by the financial model. The company then notified its independent auditors and bank regulators and has reported all relevant information to its board of directors and audit committee. The company has been working closely with its independent auditors since the accounting errors were first discovered.

A review of the accounting for the nine transactions also concluded that none of the transactions should have been reported off-balance sheet as a sale and lease back of operating leases. The appropriate accounting was to report the transactions as financing leases with all assets and related liabilities included on the balance sheet. As a result, the company will also be restating its balance sheets for the years 1997 through 2002 to include the nine auto lease financing transactions.

Christopher J. Carey, Executive Vice President and Chief Financial Officer of Provident, stated, "The restatement announced today is attributable solely to errors in the accounting for the nine auto lease transactions that were originated between 1997 and 1999. All auto lease transactions originated beginning in 2000 and thereafter were structured and treated as financing leases and have been included on our balance sheet. We also reviewed the accounting for each of the subsequent transactions and concluded that they were accounted for correctly."

The previously announced earnings per share outlook for 2003 was between \$2.50 and \$2.70. As a result of the evaluation of the estimated impact of the auto lease financing transactions, the revised earnings per share outlook is between \$2.30 and \$2.50. The company's expectation is that the impact of this matter will be significantly less in 2004 and in future years.

The chart below shows as reported and restated net income and diluted earnings per share for the years 1997 through 2002.

Net Income & Diluted Earnings Per Share (\$ in millions, except per share data)

	Year Ended December 31,					
	2002	2001	2000	1999	1998	1997
As Reported Net Income	\$119.4	\$23.3	\$73.6	\$150.9	\$122.4	\$114.7

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Earnings Per Share	\$2.35	\$0.45	\$1.46	\$3.08	\$2.48	\$2.38
Restated Net Income	\$99.3	\$3.2	\$57.7	\$139.6	\$120.4	\$113.8
Earnings Per Share	\$1.96	\$0.07	\$1.15	\$2.85	\$2.44	\$2.36
Variance Net Income	\$(20.1)	\$(20.1)	\$(15.9)	\$(11.3)	\$(2.0)	\$(0.9)
Earnings Per Share	\$(0.39)	\$(0.40)	\$(0.31)	\$(0.23)	\$(0.04)	\$(0.02)

The chart Below shows as reported and restated end of period assets for the years 1997 through 2002.

End of Period Assets (\$ in millions)						
Year Ended December 31,						
	2002	2001	2000	1999	1998	1997
As Reported Total Assets	\$16,721.2	\$15,573.6	\$13,857.4	\$10,537.9	\$8,949.7	\$7,946.6
Restated Total Assets	\$17,534.4	\$16,540.0	\$14,982.5	\$11,821.1	\$9,581.4	\$8,269.4
Variance Total Assets	\$813.2	\$966.4	\$1,125.1	\$1,283.2	\$631.7	\$322.8

The total risk based capital ratio at December 31, 2002 on a restated basis was 11.69% compared with the originally reported 12.17%.

Forward-Looking Statements

This news release contains certain forward-looking statements that are subject to numerous assumptions, risks or uncertainties. The Private Securities Litigation Reform Act of 1995 provides a safe harbor for forward-looking statements. Actual results could differ materially from those contained in or implied by such forward-looking statements for a variety of factors including: sharp and/or rapid changes in interest rates; significant changes in the anticipated economic scenario which could materially change anticipated credit quality trends; the ability to generate loans and leases; significant cost, delay in, or inability to execute strategic initiatives

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designed to grow revenues and/or manage expenses; consummation of significant business combinations or divestitures; and significant changes in accounting, tax, or regulatory practices or requirements and factors noted in connection with forward-looking statements. Additionally, borrowers could suffer unanticipated losses without regard to general economic conditions. The result of these and other factors could cause differences from expectations in the level of defaults, changes in the risk characteristics of the loan and lease portfolio, and changes in the provision for loan and lease losses. Forward-looking statements speak only as of the date made. Provident undertakes no obligations to update any forward-looking statements to reflect events or circumstances arising after the date on which they are made.

About Provident Financial Group, Inc.

Provident Financial Group, Inc. (Nasdaq: PFGI) is a bank holding company located in Cincinnati, Ohio. Its main subsidiary, The Provident Bank, provides a diverse line of banking and financial products and services regionally; selected business activities are also conducted nationally. Consumer, small business, and investment products and services are offered through a network of retail financial centers located primarily within Southwestern Ohio and Northern Kentucky. Provident also has a growing presence on the West Coast of Florida with 13 retail financial centers. Commercial banking products and services are offered through nine regional offices. Customers have access to banking services 24-hours a day through Provident's extensive network of ATMs, Telebank, a telephone customer service center, and the internet at www.providentbank.com. At December 31, 2002, Provident Financial Group had \$11.3 billion in loans outstanding, \$9.8 billion in deposits, and assets of \$17.5 billion. Provident has served the financial needs of its customers for 100 years, and currently 3,400 Provident associates serve approximately 600,000 customers. Provident Financial Group's common stock trades on the Nasdaq Stock Market under the symbol PFGI.

Conference Call

A conference call will be held today (Wednesday, March 5, 2003) at 11:00 a.m. (ET) to discuss the contents of this news release. The call can be accessed by calling 1-877-818-4511. A replay of the call will be available through Monday, March 10, 2003 by calling 1-800-642-1687 (passcode 131 20).

For further information, please contact:

Christopher J. Carey
Executive Vice President & Chief Financial Officer
1-513-639-4644 / 1-800-851-9521
e-mail: IR@provident-financial.com

SOURCE Provident Financial Group, Inc.

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03/05/2003

/CONTACT: Christopher J. Carey, Executive Vice President & Chief Financial Officer of Provident Financial Group, Inc., +1-513-639-4644 or

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1-800-851-9521, or IR@provident-financial.com/
/Company News On-Call: <http://www.prnewswire.com/gh/cnoc/comp/721925.html>/
/Web site: <http://www.providentbank.com> /
(PFGI)

CO: Provident Bank; Provident Financial Group, Inc.
ST: Ohio
IN: FIN
SU: CCA ERN

-0- Mar/05/2003 12:31 GMT

Exhibit D

BN Provident Financial Says It Will Restate More Results (Update3)
Apr 15 2003 10:57

1 of 2

Provident Financial Says It Will Restate More Results (Update3)

(Adds comment from CFO in fourth paragraph.)

Cincinnati, April 15 (Bloomberg) -- Provident Financial Group Inc., almost half owned by financier Carl Lindner's family, said it overstated profit by \$44.4 million since 1994 because of a faulty accounting on auto-lease contracts. It was the second time in six weeks the Cincinnati-based bank restated results.

The disclosure brought to \$114.4 million the amount of profit the bank is erasing. On March 5, Provident said it would restate \$70 million in earnings from 1997 through 2002 because of improper accounting on nine auto leases. The company said its auditor, Ernst & Young LLP, approved the initial bookkeeping.

Accounting scandals at Enron Corp. and WorldCom Inc. and other companies have triggered more restatements because of tougher scrutiny of financial statements by regulators and auditors. Provident said the latest accounting change was prompted by a review of its March 5 restatement by PricewaterhouseCoopers LLP, the largest U.S. accounting firm.

"We wanted to validate that the earlier accounting problem was unintentional and that we had it right going forward," said Christopher Carey, Provident's chief financial officer.

Accounting Change

Provident said it will reclassify all the auto leases on its balance sheet from finance leases, which are the equivalent of loans, to operating leases. Because finance leases generate more interest income in the early years of the contract, the change will reduce the earnings Provident booked from 1994 through 2002 but add to earnings in 2003 and beyond, the company said.

Provident shares, down 15 percent this year, rose 33 cents to \$22.17 in morning trading. The impact of the statement will be to add 10 cents to earnings per share in 2003 and 25 cents in 2004.

Carey said the accounting treatment recommended by Ernst & Young was similar to that followed by the rest of the banking industry. "I don't think that E&Y blew it," he said. "The treatment recommended by PwC more precisely follows GAAP, which is what people want to do these days," he said. GAAP is generally accepted accounting principles.

The Lindner family owns 44 percent of Provident Financial, which has branches in Ohio, Kentucky and Florida. Lindner also owns the Cincinnati Reds baseball team and is chief executive of insurer American Financial Group Inc., Provident's biggest shareholder.

Regulators from the Federal Reserve Bank of Cleveland were to

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BN Provident Financial Says It Will Restate More Results (Update3)
Apr 15 2003 10:57

begin an inspection of the bank ``relatively quickly,'' Carey said in a conference call last month.

Following the latest restatement, Provident said its earnings for the year ended Dec. 31 were \$95.5 million, or \$1.88 a share, compared with a loss of \$1 million, or 4 cents a share, year earlier.

--Jack Duffy and Chris Burritt in the New York newsroom (212) 940-1694 or jduffy3@bloomberg.net. Editor: Hertling.

Story illustration: To compare the company's stock performance with relevant indexes, see {PFGI US <Equity> COMP D <GO>}.

Company news: PFGI US <Equity> 5092Z US <Equity> 10182Z US <Equity>

NI codes: NI US NI COS NI ERN NI WARN NI FIN NI BNK NI CORPFIN NI ACC

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-0- (BN) Apr/15/2003 14:57 GMT

Exhibit E

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

March 5, 2003
(Date of Report - Date of Earliest Event Reported)

PROVIDENT FINANCIAL GROUP, INC.
(Exact Name of Registrant as Specified in Charter)

Ohio
(State or Other Jurisdiction of Incorporation)

1-8019
(Commission File Number)

31-0982792
(IRS Employer Identification Number)

One East Fourth Street, Cincinnati, Ohio 45202
(Address of Principal Executive Offices) (Zip Code)

1-800-851-9521 or 513-345-7102
(Registrant's Telephone Number, Including Area Code)

<original-page -1- >

Item 5. Other Events and Required FD Disclosure.

On March 5, 2003, the Registrant issued the press release filed as Exhibit 99.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibit 99 Press Release Dated March 5, 2003.

<original-page -2- >

	2002	2001	Year Ended December 31,		1998	1997
			2000	1999		
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Restated						
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Variance						
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